

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
008 0	BANK OF AMERICA NA	MORTGAGE - 4105 ALGERITA FORT WORTH	\$0.00	\$53,900.00			PD DIRECT BY DEBTOR
009 0	CALLAHAN COUNTY	08-09 PROPERTY TAXES-HOMESTEAD	\$300.35	\$34,700.00			PD DIRECT BY DEBTOR
011 0	TARRANT COUNTY	08-09 PROPERTY TAXES-4105 ALGERITIA FORT WORTH	\$1,080.04	\$53,900.00			PD DIRECT BY DEBTOR
025 0 *	HSBC BANK NEVADA NA	MERCHANDISE / BEST BUY	\$752.36	\$560.00	8.00%	60	\$13.75 PAID BY TRUSTEE
	Debt provided unsecured, but claim filed secured. See modification below.						
035 0 *	WELLS FARGO FINANCIAL NATIONAL BANK	MERCHANDISE / ACADEMY SPORTS	\$921.27	\$921.27	8.00%	60	\$22.91 PAID BY TRUSTEE
	Debt provided unsecured, but claim filed secured. See modification below.						

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
014 0 U	FIA CARD SERVICES	\$1,991.85	015 0 U	FIA CARD SERVICES	\$13,924.81
	<i>PURCHASES</i>			<i>PURCHASES</i>	
016 0 U	CAPITAL ONE	\$2,054.68	020 0 U	PRA RECEIVABLES MANAGEMENT	\$582.69
	<i>PURCHASES/CAPITAL ONE BANK</i>			<i>PURCHASES/WALMART</i>	
021 0 U	GE CONSUMER FINANCE	\$717.00	022 0 U	GE MONEY BANK	\$128.21
	<i>PURCHASES/CARE CREDIT</i>			<i>PURCHASES/JC PENNEY</i>	
023 0 U	PRA RECEIVABLES MANAGEMENT	\$728.69	024 0 U	PRA RECEIVABLES MANAGEMENT	\$491.15
	<i>PURCHASES/THE HOME DEPOT</i>			<i>PURCHASES</i>	
025 1 U	HSBC BANK NEVADA NA	\$192.36	028 0 U	ROUNDUP FUNDING LLC	\$492.74
	<i>SPLIT CLAIM / MERCHANDISE / BEST BUY</i>			<i>PURCHASES/LOWES</i>	
030 0 U *	OMNI AMERICAN BANK	\$3,395.00	031 0 U	RESURGENT CAPITAL SERVICES	\$1,688.95
	<i>LOAN - LATE FILED</i>			<i>PURCHASES/ASCENT CARD SERVICES PLAINS COMM BANK</i>	
	<i>Not provided for in confirmed plan.</i>				
032 0 U	ROUNDUP FUNDING LLC	\$506.54	043 0 U *	JEFFERSON CAPITAL SYSTEMS	\$1,357.61
	<i>PURCHASES/SAMS</i>			<i>PURCHASES/FINGERHUT AXSYS NAT BANK</i>	
				<i>Not provided for in confirmed plan.</i>	
051 0 U *	RESURGENT CAPITAL SERVICES	\$956.25	053 0 U *	RJM ACQ LLC	\$84.24
	<i>PURCHASES/LVNV</i>			<i>SERVICES/DIRECTV</i>	
	<i>Not provided for in confirmed plan.</i>			<i>Not provided for in confirmed plan.</i>	
058 0 U *	PRA RECEIVABLES MANAGEMENT	\$4,267.31	059 0 U *	PRA RECEIVABLES MANAGEMENT	\$2,963.81
	<i>PURCHASES</i>			<i>PURCHASES</i>	
	<i>Not provided for in confirmed plan.</i>			<i>Not provided for in confirmed plan.</i>	
060 0 U *	CRESCENT RECOVERY	\$12,150.92	062 0 U *	PRA RECEIVABLES MANAGEMENT	\$1,700.40
	<i>LOAN/95 MERCURY</i>			<i>PURCHASES/CAPITAL ONE BANK</i>	
	<i>Not provided for in confirmed plan.</i>			<i>Not provided for in confirmed plan.</i>	
065 0 U *	PRA RECEIVABLES MANAGEMENT	\$397.85	071 0 U *	RESURGENT CAPITAL SERVICES	\$501.25
	<i>PURCHASES/GEMB SAMS CLUB</i>			<i>PURCHASES/LVNV FUNDING</i>	
	<i>Not provided for in confirmed plan.</i>			<i>Not provided for in confirmed plan.</i>	
072 0 U *	RESURGENT CAPITAL SERVICES	\$485.86			
	<i>PURCHASES/LVNV FUNDING</i>				
	<i>Not provided for in confirmed plan.</i>				

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2006-08 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

The secured claim filed by HSBC Bank in the amount of \$752.36 shall be valued at \$560 and paid through the plan at 8% interest over 60 months with a payment of \$13.75 per month.

The secured claim filed by Wells Fargo in the amount of \$921.27 shall be valued at \$921.27 and paid through the plan at 8% interest over 60 months with a payment of \$22.91 per month.

Debtor shall pay \$523 per month beginning May 2009 for 2 months; then Debtor shall pay \$636 per month beginning July 2009 for 7 months; then Debtor shall pay \$674 per month beginning February 2010 for the remaining 51 months for a total plan base amount of \$39,872.00.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 1/6/2010 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 08:30 AM. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2006-08 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 11/19/2009

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

ABILENE DIAGNOSTIC CLINIC PO BOX 5409 ABILENE TX 79608
ACADEMY SPORTS PO BOX 94498 LAS VEGAS NV 89193
AMEX PO BOX 297871 FORT LAUDERDALE FL 33329
BANK OF AMERICA NA 475 CROSSPOINT PARKWAY GETZVILLE NY 14068
BANK OF AMERICA PO BOX 17054 WILMINGTON DE 19884
BANK OF AMERICA PO BOX 851001 DALLAS TX 75285
BASS & ASSOCIATES 3936 E. FT LOWELL RD. STE 200 TUCSON AZ 85712
CALLAHAN CAD 100 WEST 4TH STE 101 BAIRD TX 79504
CALLAHAN COUNTY C/O MCCREARY VESELKA BRAGG & ALLEN 700 JEFFREY WAY SUITE 100 PO BOX 1269 ROUND ROCK TX 78680
CAPITAL 1 BANK ATTN: C/O TSYS DEBT MANAGEMENT PO BOX 5155 NORCROSS GA 30091
CAPITAL ONE C/O TSYS DEBT MANAGEMENT PO BOX 5155 NORCROSS GA 30091
CITIBANK USA ATTN CENTRALIZED BANKRUPTCY PO BOX 20507 KANSAS CITY MO 64195
CLINICAL PATHOLOGY ASSOCIATES 1818 PINE ST ABILENE TX 79601
CREDIT SYSTEMS INTERNATIONAL/COLLECTION 1277 COUNTRY CLUB LANE FORT WORTH TX 76112
CRESCENT RECOVERY PO BOX 1097 CHESAPEAKE VA 23327
FIA CARD SERVICES BANK OF AMERICA 1000 SAMOSET DRIVE DE5-023-03-03 DEWARK DE 19713
FIRST NATIONAL BANK OF MARIN CUSTOMER SERVICE PO BOX 98873 LAS VEGAS NV 89193
FORT WORTH ISD C/O PERDUE, BRANDON, FIELDER, COLLINS, MOTT PO BOX 13430 ARLINGTON TX 76094
GE CONSUMER FINANCE PO BOX 960061 ORLANDO FL 32896
GE MONEY BANK C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVE STE 1120 MIAMI FL 33131
GEMB PO BOX 103106 ROSWELL GA 30076
GEMB PO BOX 981439 EL PASO TX 79998
HENDRICK MEDICAL CENTER COLLECTION DEPARTMENT 1900 PINE STREET ABILENE TX 79601
HOME DEPOT CREDIT SERVICES PO BOX 689100 DES MOINES IA 50368
HSBC BANK NEVADA C/O PRA RECEIVABLES MANAGEMENT PO BOX 12907 NORFOLK VA 23541
HSBC BANK NEVADA NA BASS & ASSOCIATES PC 3936 FT LOWELL SUITE 200 TUCSON AZ 85712
HSBC BANK/BANKRUPTCY PO BOX 5253 CAROL STREAM IL 60197
HSBC BEST BUY ATTN BANKRUPTCY PO BOX 6985 BRIDGE WATER NJ 08807
HUGHULEY MEMORIAL HOSPITAL PO BOX 6428 FT WORTH TX 76115
INTERNAL REVENUE SERVICE PO BOX 21125 PHILADELPHIA PA 19114
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA PA 19114
INTERNAL REVENUE SERVICE SPECIAL PROCEDURES 1100 COMMERCE ST MC 5027DAL DALLAS TX 75242
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302
JEFFERSON CAPITAL SYSTEMS PO BOX 23051 COLUMBUS GA 31902
KEVIN B WILSON PO BOS 24102 CHATTANOOGA TN 37422
LINEBARGER GOGGAN BLAIR 2323 BRYAN STREET STE 1600 DALLAS TX 75201
LOWES MBGA ATTENTION BANKRUPTCY DEPARTMENT PO BOX 103106 ROSWELL GA 30076
MCCREARY VESELKA BRAGG & ALLEN PO BOX 1269 ROUND ROCK TX 78680
MICHAEL REED MCCREARY VESELKA BRAGG & ALLEN PC PO BOX 26990 AUSTIN TX 78755
MONTE J WHITE & ASSOCIATES PC ATTORNEY AT LAW ABILENE 402 CYPRESS SUITE 310 ABILENE TX 79601
NO AMERICAN 2810 WALKER RD CHATTANOOGA TN 37421
NORMAN ODELL PEARCE & MARGARET THERESA PEARCE 4994 FM 18 BAIRD TX 79504
OMNI AMERICAN BANK 7800 WHITE SETTLEMENT RD FORT WORTH TX 76108
OMNI AMERICAN BANK PO BOX 150099 FORT WORTH TX 76108
PERDUE, BRANDON, FIELDER, COLLINS, & MOTT PO BOX 13430 ARLINGTON TX 76094
PLAINS COMMERCE BANK PO BOX 88020 SIOUX FALLS SD 57109
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
RADIOLOGY ASSOCIATES OF ABILENE PO BOX 2898 ABILENE TX 79604
RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE SC 29603
RJM ACQ LLC 575 UNDERHILL BLVD SUITE 224 SYOSSETT NY 11791
ROUNDUP FUNDING LLC PO BOX 91121 MS 550 SEATTLE WA 98111
SAMS CLUB ATTENTION BANKRUPTCY DEPARTMENT PO BOX 103104 ROSWELL GA 30076
SERVICE BUREAU INC 2705 81ST STREET LUBBOCK TX 79423
TARRANT COUNTY 2323 BRYAN STREET SUITE 1600 DALLAS TX 75201
TARRANT COUNTY TAX ACCESSOR 100 E WEATHERFORD FORT WORTH TX 76196
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE 3RD FLOOR DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WELLS FARGO BANK NA 4137 121ST STREET URBANDALE IA 50323
WELLS FARGO FINANCIAL 4137 121ST STREET URBANDALE IA 50323
WELLS FARGO FINANCIAL 800 WALNUT ST DES MOINES IA 50309
WELLS FARGO FINANCIAL NATIONAL BANK PO BOX 7510 URBANDALE IA 50323
WEST CENTRAL TEXAS COLLECTION BUREAU PO BOX 2586 ABILENE TX 79604
WF FINANCIAL BANK PO BOX 182273 COLUMBUS OH 43218
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242